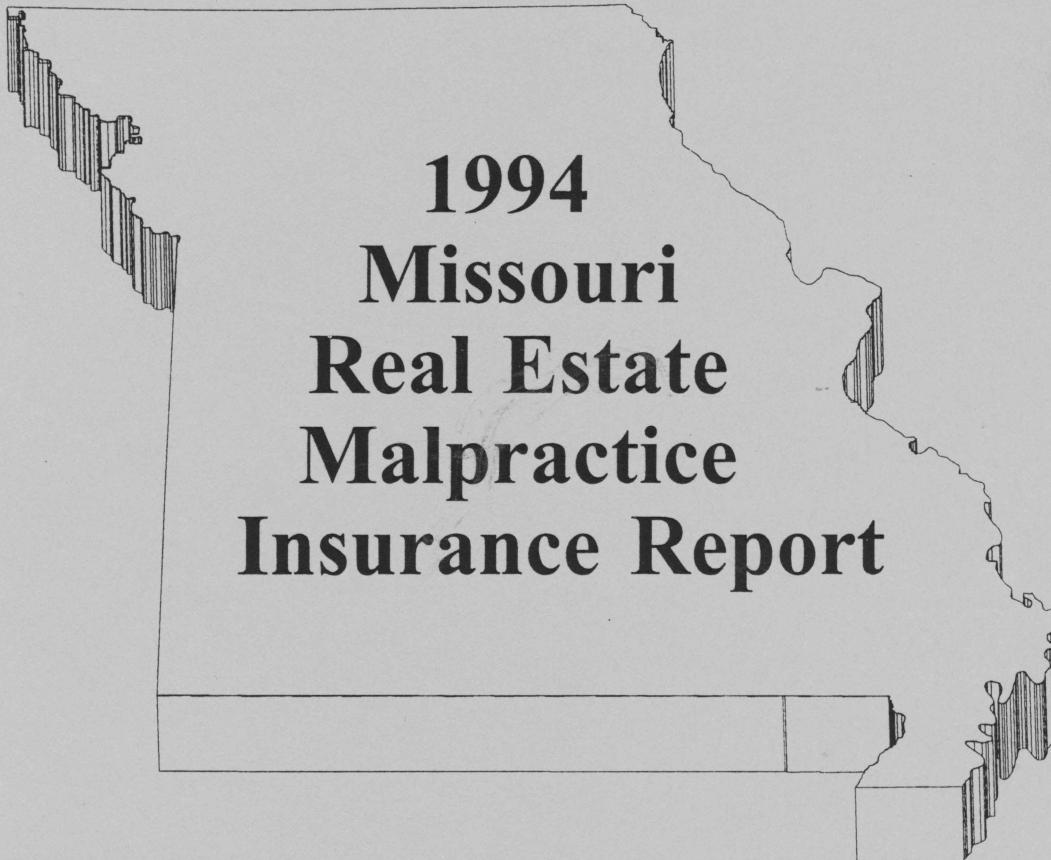


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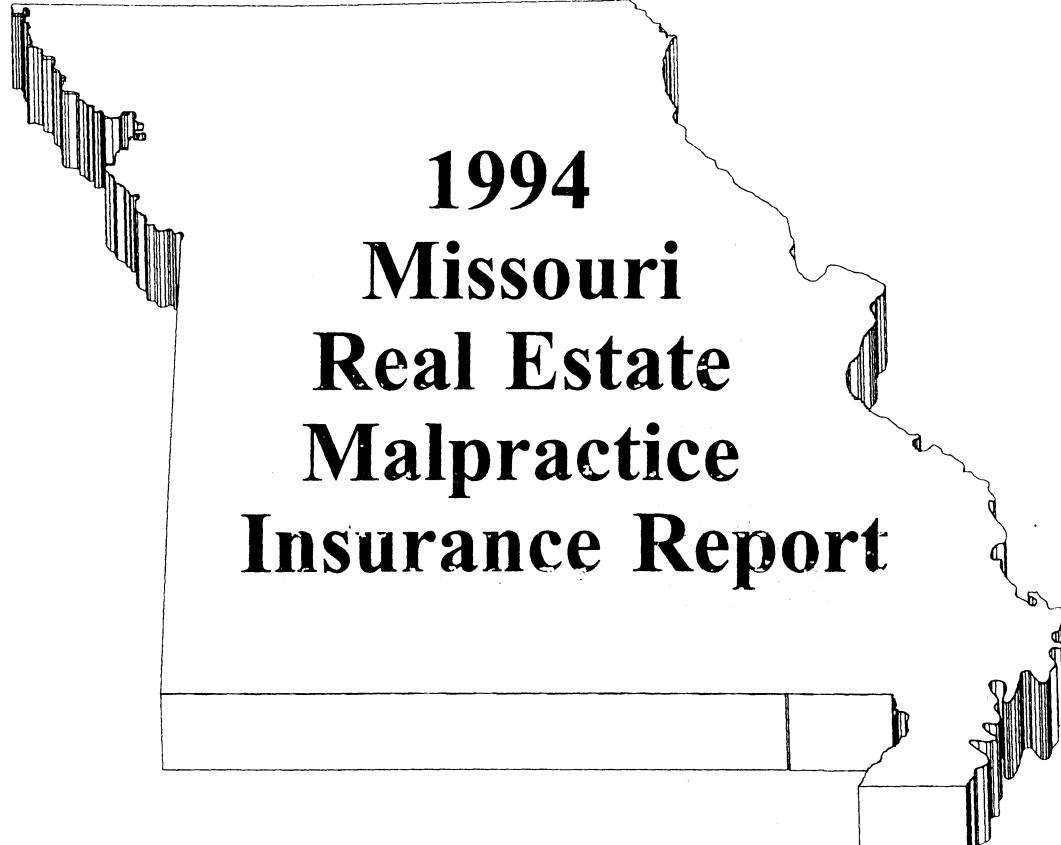
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1994
**Missouri
Real Estate
Malpractice
Insurance Report**



Missouri Department of Insurance
Statistics Section
December 1995



**1994
Missouri
Real Estate
Malpractice
Insurance Report**



Missouri Department of Insurance
Statistics Section
December 1995

REAL ESTATE MALPRACTICE INSURANCE REPORT

EXECUTIVE SUMMARY

This report is a summary of Missouri Real Estate Malpractice data for the years 1986 to 1994. The charts, graphs and tables in the first seven sections of this report, which contain closed claim information, were constructed from data collected by the Missouri Department of Insurance as required by Section 383.060 RSMo. Premium and loss data obtained from the Missouri Page 14 Supplement are presented in the final section.

In 1994 the loss ratio for real estate malpractice insurance in Missouri rose to 58% compared to 39% in 1993. In 1994 there were only 4 paid claims closed with an average paid amount of \$11,000.00. The average paid amount decreased 31% from 1993. This was the largest decrease, in average paid claims, in the nine year history of collecting this data.

From 1986 to 1994, 466 real estate malpractice claims were closed in Missouri. Of all claims closed, 144 (31%) were closed with payment and 322 (69%) claims were closed without payment.

In 1994 the average loss adjustment expense for all claims closed with payment was \$12,190 while the expenses for all claims closed without payment averaged only \$3,246. These figures account for the highest average loss adjustment expense for claims closed with payment throughout the nine year period.

In Sections II to VII, indemnities paid on closed claims have been categorized by various claim characteristics. The number of closed claims, average paid claim and total amount paid are included in each of these six sections. The categories used for the indemnity analysis are:

- Area of real estate in which the claims were filed.
- Major activity in which the agent was engaged at the time the alleged error or omission occurred.
- Alleged error or omission which was the most significant reason for making the claim.
- The legal disposition of the claim at the closing date.
- The number of years the insured had been in practice at the time of the alleged error or omission.
- The relationship of the insured to the claimant.

Only 13 companies have reported real estate malpractice insurance business in Missouri during 1994, which is a decrease from 1993 of one company. The two top writers of real estate malpractice insurance in Missouri maintain 74% of the market for this line of business. Continental Casualty Company commands 52% and Employers Reinsurance Corporation 22%.

Copies of this report will be made available in braille, large print or on audio cassette upon request.

Any questions regarding this report should be addressed to the Statistics Section, Missouri Department of Insurance, P.O. Box 690, Jefferson City, Missouri 65102-0690.

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**NINE YEAR
SUMMARY
(1986 - 1994)**

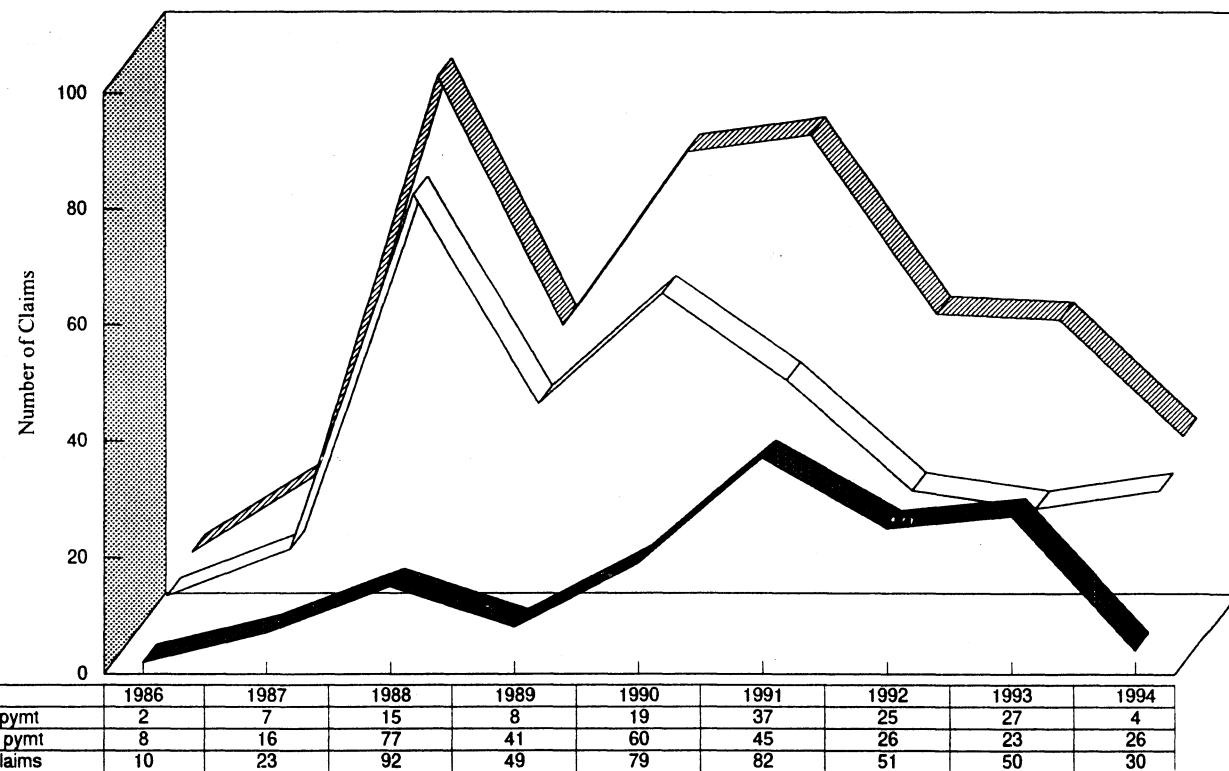
**MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE EXPERIENCE
NINE YEAR SUMMARY
(1986-1994)**

Closed Claims	Number of Claims	Percent of Claims	INDEMNITY PAID		Total Claims Paid	LOSS EXPENSES	Average Claim Paid	% of Total Paid
			Total Claims Paid	Average Claim Paid				
All Closed Claims	466	100.00%	1,140,553	2,448	1,144,925	2,457	100.00%	
Closed with Payment	144	30.90%	1,140,553	7,921	784,447	5,448	68.50%	
Closed without Payment	322	69.10%	0	0	360,478	1119	31.50%	

MISSOURI REAL ESTATE MALPRACTICE INSURANCE

CLOSED CLAIMS

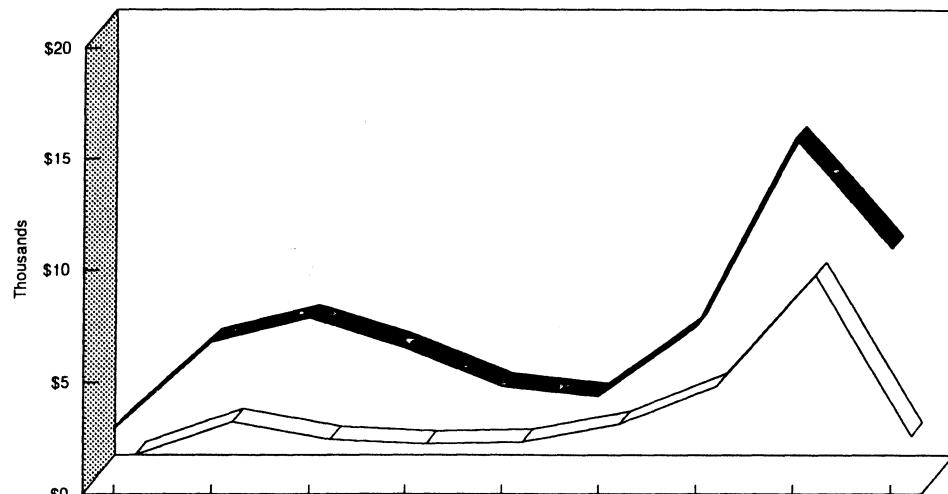
1986 - 1994



MISSOURI REAL ESTATE MALPRACTICE INSURANCE

AVERAGE PAID CLAIM

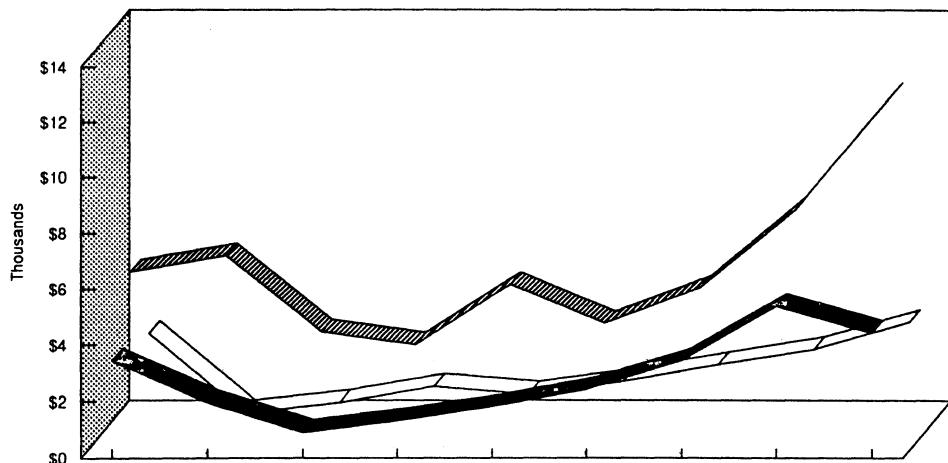
1986 - 1994



YEAR	1986	1987	1988	1989	1990	1991	1992	1993	1994
■ Closed with pymt	\$2,902	\$6,802	\$7,871	\$6,557	\$4,833	\$4,390	\$7,496	\$15,962	\$11,000
□ All Closed Claims	\$580	\$2,070	\$1,283	\$1,071	\$1,162	\$1,981	\$3,674	\$8,620	\$1,467

AVERAGE PAID LOSS ADJUSTMENT EXPENSE

1986 - 1994



YEAR	1986	1987	1988	1989	1990	1991	1992	1993	1994
■ All Claims	\$3,435	\$1,955	\$904	\$1,306	\$1,803	\$2,408	\$3,441	\$5,397	\$4,438
□ Closed W Pymt	\$5,832	\$6,423	\$3,671	\$3,215	\$5,381	\$3,975	\$5,245	\$8,068	\$12,190
□ Closed W/O Pymt	\$2,835	\$0	\$365	\$934	\$670	\$1,120	\$1,708	\$2,261	\$3,246

**INDEMNITY ANALYSIS
BY
AREA OF REAL ESTATE**

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1994

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
AREA OF REAL ESTATE										
AS AGENT TO PROCURE PURCHASE OF PROPERTY	21	70.0	2	50.0	5,000	10,000	22.7	33,241	3,166	66,481
AS AGENT TO PROCURE PROPERTY TO PURCHASE	9	30.0	2	50.0	17,000	34,000	77.3	33,332	7,407	66,664
TOTAL	30	100.0	4	100.0	11,000	44,000	100.0	33,286	4,438	133,145

CLAIMS CLOSED IN=1993

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
AREA OF REAL ESTATE										
AS AGENT TO PROCURE PURCHASE OF PROPERTY	41	82.0	21	77.8	19,618	411,976	95.6	11,369	5,823	238,744
AS AGENT TO PROCURE PROPERTY TO PURCHASE	9	18.0	6	22.2	3,167	19,000	4.4	5,183	3,455	31,097
TOTAL	50	100.0	27	100.0	15,962	430,976	100.0	9,994	5,397	269,841

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1992

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
AREA OF REAL ESTATE										
NOT SPECIFIED	26	51.0	13	52.0	6,168	80,179	42.8	4,546	2,273	59,102
AS AGENT TO PROCURE PURCHASE OF PROPERTY	20	39.2	9	36.0	10,517	94,649	50.5	9,972	4,487	89,749
AS AGENT TO PROCURE PROPERTY TO PURCHASE	4	7.8	3	12.0	4,190	12,569	6.7	6,521	4,891	19,563
OTHER	1	2.0	0	0	0	0	0.0	0	7,101	7,101
TOTAL	51	100.0	25	100.0	7,496	187,397	100.0	7,021	3,441	175,515

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CLAIMS CLOSED IN=1991

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
AREA OF REAL ESTATE										
NOT SPECIFIED	48	58.5	19	51.4	4,310	81,891	50.4	4,311	1,706	81,906
AS AGENT TO PROCURE PURCHASE OF PROPERTY	23	28.0	13	35.1	4,521	58,772	36.2	6,676	3,774	86,793
AS AGENT TO PROCURE PROPERTY TO PURCHASE	11	13.4	5	13.5	4,350	21,750	13.4	5,759	2,618	28,795
TOTAL	82	100.0	37	100.0	4,390	162,413	100.0	5,338	2,408	197,494

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1990

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID			
AREA OF REAL ESTATE										
NOT SPECIFIED	31	39.2	13	68.4	4,057	52,747	57.4	5,229	2,193	67,973
AS AGENT TO PROCURE PURCHASE OF PROPERTY	21	26.6	1	5.3	3,606	3,606	3.9	22,725	1,082	22,725
AS AGENT TO PROCURE PROPERTY TO PURCHASE	27	34.2	5	26.3	7,095	35,477	38.6	10,350	1,917	51,748
TOTAL	79	100.0	19	100.0	4,833	91,830	100.0	7,497	1,803	142,446

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CLAIMS CLOSED IN=1989

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID			
AREA OF REAL ESTATE										
NOT SPECIFIED	25	51.0	4	50.0	6,940	27,760	52.9	8,718	1,395	34,873
AS AGENT TO PROCURE PURCHASE OF PROPERTY	18	36.7	3	37.5	5,732	17,196	32.8	8,000	1,333	24,000
AS AGENT TO PROCURE PROPERTY TO PURCHASE	5	10.2	1	12.5	7,500	7,500	14.3	4,050	810	4,050
OTHER	1	2.0	0	0	0	0	0.0	0	1,080	1,080
TOTAL	49	100.0	8	100.0	6,557	52,456	100.0	8,000	1,306	64,003

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1988

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID			
AREA OF REAL ESTATE										
NOT SPECIFIED	71	77.2	8	53.3	3,005	24,043	20.4	2,914	328	23,311
AS AGENT TO PROCURE PURCHASE OF PROPERTY	14	15.2	4	26.7	21,650	86,600	73.3	7,887	2,253	31,548
AS AGENT TO PROCURE PROPERTY TO PURCHASE	6	6.5	2	13.3	2,250	4,500	3.8	8,045	2,682	16,090
OTHER	1	1.1	1	6.7	2,924	2,924	2.5	12,225	12,225	12,225
TOTAL	92	100.0	15	100.0	7,871	118,067	100.0	5,545	904	83,174

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CLAIMS CLOSED IN=1987

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID			
AREA OF REAL ESTATE										
NOT SPECIFIED	15	65.2	0	0	0	0	0.0	0	0	0
AS AGENT TO PROCURE PURCHASE OF PROPERTY	6	26.1	5	71.4	7,140	35,698	75.0	7,456	6,213	37,278
AS AGENT TO PROCURE PROPERTY TO PURCHASE	2	8.7	2	28.6	5,957	11,913	25.0	3,842	3,842	7,683
TOTAL	23	100.0	7	100.0	6,802	47,611	100.0	6,423	1,955	44,961

MISSOURI DEPARTMENT OF INSURANCE
 REAL ESTATE MALPRACTICE INSURANCE
 INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1986

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
AREA OF REAL ESTATE										
NOT SPECIFIED	1	10.0	0	0	0	0	0.0	0	0	0
AS AGENT TO PROCURE PURCHASE OF PROPERTY	8	80.0	2	100.0	2,902	5,803	100.0	12,835	3,209	25,670
AS AGENT TO PROCURE PROPERTY TO PURCHASE	1	10.0	0	0	0	0	0.0	0	8,676	8,676
TOTAL	10	100.0	2	100.0	2,902	5,803	100.0	17,173	3,435	34,346

MISSOURI DEPARTMENT OF INSURANCE
 REAL ESTATE MALPRACTICE INSURANCE
 INDEMNITY ANALYSIS
 FOR YEARS 1986-1994

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID			
AREA OF REAL ESTATE										
NOT SPECIFIED	217	46.6	57	39.6	4,678	266,620	23.4	4,687	1,231	267,165
AS AGENT TO PROCURE PURCHASE OF PROPERTY	172	36.9	60	41.7	12,072	724,300	63.5	10,383	3,622	622,988
AS AGENT TO PROCURE PROPERTY TO PURCHASE	74	15.9	26	18.1	5,643	146,709	12.9	9,014	3,167	234,366
OTHER	3	0.6	1	0.7	2,924	2,924	0.3	20,406	6,802	20,406
TOTAL	466	100.0	144	100.0	7,921	1,140,553	100.0	7,951	2,457	1,144,925

**INDEMNITY ANALYSIS
BY
MAJOR ACTIVITY**

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1994

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
	MAJOR ACTIVITY CODE									
LISTING THE PROPERTY FOR SALE	9	30.0	0	0	0	0	0.0	0	5,419	48,775
SHOWING PROPERTY	14	46.7	3	75.0	5,000	15,000	34.1	17,623	3,776	52,868
CLOSING AND TRANSFERRING TITLE	7	23.3	1	25.0	29,000	29,000	65.9	31,503	4,500	31,503
TOTAL	30	100.0	4	100.0	11,000	44,000	100.0	33,286	4,438	133,145

CLAIMS CLOSED IN=1993

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
	MAJOR ACTIVITY CODE									
LISTING THE PROPERTY FOR SALE	23	46.0	13	48.1	21,611	280,943	65.2	8,737	4,938	113,579
SHOWING PROPERTY	19	38.0	9	33.3	14,522	130,700	30.3	9,967	4,721	89,705
CLOSING AND TRANSFERRING TITLE	8	16.0	5	18.5	3,867	19,333	4.5	13,311	8,320	66,557
TOTAL	50	100.0	27	100.0	15,962	430,976	100.0	9,994	5,397	269,841

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1992

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	NUMBER	PERCENT	
MAJOR ACTIVITY CODE										
NOT SPECIFIED	26	51.0	13	52.0	6,168	80,179	42.8	4,546	2,273	59,102
LISTING THE PROPERTY FOR SALE	17	33.3	7	28.0	11,557	80,899	43.2	11,266	4,639	78,862
SHOWING PROPERTY	3	5.9	2	8.0	4,535	9,069	4.8	8,770	5,846	17,539
CLOSING AND TRANSFERRING TITLE	5	9.8	3	12.0	5,750	17,250	9.2	6,671	4,002	20,012
TOTAL	51	100.0	25	100.0	7,496	187,397	100.0	7,021	3,441	175,515

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CLAIMS CLOSED IN=1991

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	NUMBER	PERCENT	
MAJOR ACTIVITY CODE										
NOT SPECIFIED	48	58.5	19	51.4	4,310	81,891	50.4	4,311	1,706	81,906
LISTING THE PROPERTY FOR SALE	13	15.9	9	24.3	4,555	40,992	25.2	6,197	4,290	55,775
SHOWING PROPERTY	16	19.5	9	24.3	4,392	39,530	24.3	4,758	2,677	42,826
CLOSING AND TRANSFERRING TITLE	5	6.1	0	0	0	0	0.0	0	3,397	16,987
TOTAL	82	100.0	37	100.0	4,390	162,413	100.0	5,338	2,408	197,494

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1990

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
MAJOR ACTIVITY CODE										
NOT SPECIFIED	31	39.2	13	68.4	4,057	52,747	57.4	5,229	2,193	67,973
LISTING THE PROPERTY FOR SALE	19	24.1	2	10.5	4,178	8,356	9.1	8,603	906	17,206
SHOWING PROPERTY	28	35.4	4	21.1	7,682	30,727	33.5	12,481	1,783	49,922
CLOSING AND TRANSFERRING TITLE	1	1.3	0	0	0	0	0.0	0	7,345	7,345
TOTAL	79	100.0	19	100.0	4,833	91,830	100.0	7,497	1,803	142,446

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CLAIMS CLOSED IN=1989

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
MAJOR ACTIVITY CODE										
NOT SPECIFIED	25	51.0	4	50.0	6,940	27,760	52.9	8,718	1,395	34,873
LISTING THE PROPERTY FOR SALE	10	20.4	2	25.0	6,348	12,696	24.2	2,624	525	5,247
SHOWING PROPERTY	12	24.5	1	12.5	10,000	10,000	19.1	9,101	758	9,101
CLOSING AND TRANSFERRING TITLE	2	4.1	1	12.5	2,000	2,000	3.8	14,782	7,391	14,782
TOTAL	49	100.0	8	100.0	6,557	52,456	100.0	8,000	1,306	64,003

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1988

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID			
MAJOR ACTIVITY CODE										
NOT SPECIFIED	71	77.2	8	53.3	3,005	24,043	20.4	2,914	328	23,311
LISTING THE PROPERTY FOR SALE	9	9.8	2	13.3	1,962	3,924	3.3	14,729	3,273	29,457
SHOWING PROPERTY	9	9.8	4	26.7	21,775	87,100	73.8	5,211	2,316	20,844
CLOSING AND TRANSFERRING TITLE	3	3.3	1	6.7	3,000	3,000	2.5	9,562	3,187	9,562
TOTAL	92	100.0	15	100.0	7,871	118,067	100.0	5,545	904	83,174

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CLAIMS CLOSED IN=1987

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID			
MAJOR ACTIVITY CODE										
NOT SPECIFIED	15	65.2	0	0	0	0	0.0	0	0	0
LISTING THE PROPERTY FOR SALE	1	4.3	1	14.3	4,413	4,413	9.3	3,237	3,237	3,237
SHOWING PROPERTY	5	21.7	4	57.1	6,450	25,798	54.2	7,968	6,375	31,873
CLOSING AND TRANSFERRING TITLE	2	8.7	2	28.6	8,700	17,400	36.5	4,926	4,926	9,851
TOTAL	23	100.0	7	100.0	6,802	47,611	100.0	6,423	1,955	44,961

MISSOURI DEPARTMENT OF INSURANCE
 REAL ESTATE MALPRACTICE INSURANCE
 INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1986

MAJOR ACTIVITY CODE	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
NOT SPECIFIED	1	10.0	0	0	0	0	0.0	0	0	0
LISTING THE PROPERTY FOR SALE	1	10.0	0	0	0	0	0.0	0	0	0
SHOWING PROPERTY	6	60.0	2	100.0	2,902	5,803	100.0	17,173	5,724	34,346
CLOSING AND TRANSFERRING TITLE	2	20.0	0	0	0	0	0.0	0	0	0
TOTAL	10	100.0	2	100.0	2,902	5,803	100.0	17,173	3,435	34,346

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS
FOR YEARS 1986 - 1994

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT				AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
MAJOR ACTIVITY CODE										
NOT SPECIFIED	217	46.6	57	39.6	4,678	266,620	23.4	4,687	1,231	267,165
LISTING THE PROPERTY FOR SALE	102	21.9	36	25.0	12,006	432,223	37.9	9,782	3,452	352,138
SHOWING PROPERTY	112	24.0	38	26.4	9,309	353,727	31.0	9,185	3,116	349,024
CLOSING AND TRANSFERRING TITLE	35	7.5	13	9.0	6,768	87,983	7.7	13,585	5,046	176,599
TOTAL	466	100.0	144	100.0	7,921	1,140,553	100.0	7,951	2,457	1,144,925

**INDEMNITY ANALYSIS
BY
ALLEGED ERROR OR OMISSION**

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1994

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
ALLEGED ERROR OR OMISSION										
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	17	56.7	2	50.0	5,000	10,000	22.7	32,661	3,842	65,322
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	3	10.0	1	25.0	29,000	29,000	65.9	29,000	9,667	29,000
OTHER	10	33.3	1	25.0	5,000	5,000	11.4	38,823	3,882	38,823
TOTAL	30	100.0	4	100.0	11,000	44,000	100.0	33,286	4,438	133,145

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CLAIMS CLOSED IN=1993

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
ALLEGED ERROR OR OMISSION										
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	36	72.0	19	70.4	17,597	334,343	77.6	9,953	5,253	189,104
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	4	8.0	3	11.1	3,278	9,833	2.3	8,103	6,077	24,309
OTHER	10	20.0	5	18.5	17,360	86,800	20.1	11,286	5,643	56,428
TOTAL	50	100.0	27	100.0	15,962	430,976	100.0	9,994	5,397	269,841

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1992

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
ALLEGED ERROR OR OMISSION										
NOT SPECIFIED	26	51.0	13	52.0	6,168	80,179	42.8	4,546	2,273	59,102
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	17	33.3	10	40.0	9,572	95,718	51.1	9,259	5,446	92,586
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	4	7.8	1	4.0	4,000	4,000	2.1	2,316	579	2,316
OTHER	4	7.8	1	4.0	7,500	7,500	4.0	21,511	5,378	21,511
TOTAL	51	100.0	25	100.0	7,496	187,397	100.0	7,021	3,441	175,515

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CLAIMS CLOSED IN=1991

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
ALLEGED ERROR OR OMISSION										
NOT SPECIFIED	48	58.5	19	51.4	4,310	81,891	50.4	4,311	1,706	81,906
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	27	32.9	15	40.5	5,118	76,772	47.3	5,304	2,947	79,559
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	2	2.4	1	2.7	2,500	2,500	1.5	19,437	9,719	19,437
OTHER	5	6.1	2	5.4	625	1,250	0.8	8,296	3,318	16,592
TOTAL	82	100.0	37	100.0	4,390	162,413	100.0	5,338	2,408	197,494

MISSOURI DEPARTMENT OF INSURANCE
 REAL ESTATE MALPRACTICE INSURANCE
 INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1990

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
ALLEGED ERROR OR OMISSION										
NOT SPECIFIED	31	39.2	13	68.4	4,057	52,747	57.4	5,229	2,193	67,973
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	45	57.0	6	31.6	6,514	39,083	42.6	11,515	1,535	69,089
OTHER	3	3.8	0	0	0	0	0.0	0	1,795	5,384
TOTAL	79	100.0	19	100.0	4,833	91,830	100.0	7,497	1,803	142,446

CLAIMS CLOSED IN=1989

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
ALLEGED ERROR OR OMISSION										
NOT SPECIFIED	25	51.0	4	50.0	6,940	27,760	52.9	8,718	1,395	34,873
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	22	44.9	4	50.0	6,174	24,696	47.1	7,013	1,275	28,050
OTHER	2	4.1	0	0	0	0	0.0	0	540	1,080
TOTAL	49	100.0	8	100.0	6,557	52,456	100.0	8,000	1,306	64,003

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1988

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID			
ALLEGED ERROR OR OMISSION										
NOT SPECIFIED	71	77.2	8	53.3	3,005	24,043	20.4	2,914	328	23,311
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	16	17.4	7	46.7	13,432	94,024	79.6	8,552	3,741	59,863
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	2	2.2	0	0	0	0	0.0	0	0	0
OTHER	3	3.3	0	0	0	0	0.0	0	0	0
TOTAL	92	100.0	15	100.0	7,871	118,067	100.0	5,545	904	83,174

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CLAIMS CLOSED IN=1987

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID			
ALLEGED ERROR OR OMISSION										
NOT SPECIFIED	16	69.6	1	14.3	7,500	7,500	15.8	4,446	278	4,446
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	2	8.7	2	28.6	6,649	13,298	27.9	8,799	8,799	17,597
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	2	8.7	2	28.6	10,407	20,813	43.7	6,544	6,544	13,088
OTHER	3	13.0	2	28.6	3,000	6,000	12.6	4,915	3,277	9,830
TOTAL	23	100.0	7	100.0	6,802	47,611	100.0	6,423	1,955	44,961

MISSOURI DEPARTMENT OF INSURANCE
 REAL ESTATE MALPRACTICE INSURANCE
 INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1986

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID			
ALLEGED ERROR OR OMISSION										
NOT SPECIFIED	1	10.0	0	0	0	0	0.0	0	0	0
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	4	40.0	0	0	0	0	0.0	0	4,959	19,836
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	2	20.0	1	50.0	4,053	4,053	69.8	4,744	2,372	4,744
OTHER	3	30.0	1	50.0	1,750	1,750	30.2	9,766	3,255	9,766
TOTAL	10	100.0	2	100.0	2,902	5,803	100.0	17,173	3,435	34,346

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS
FOR YEARS 1986-1994

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID			
ALLEGED ERROR OR OMISSION										
NOT SPECIFIED	218	46.8	58	40.3	4,726	274,120	24.0	4,683	1,246	271,611
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	186	39.9	65	45.1	10,584	687,934	60.3	9,554	3,339	621,006
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	19	4.1	9	6.3	7,800	70,199	6.2	10,322	4,889	92,894
OTHER	43	9.2	12	8.3	9,025	108,300	9.5	13,285	3,707	159,414
TOTAL	466	100.0	144	100.0	7,921	1,140,553	100.0	7,951	2,457	1,144,925

**INDEMNITY ANALYSIS
BY
CLAIM DISPOSITION**

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1994

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
			NUMBER	PERCENT				PAID	% PAID	AVERAGE PER PAID CLAIM
										AVERAGE PER ALL CLAIMS
CLAIM DISPOSITION										
BEFORE FILING SUIT OR DEMANDING HEARING	6	20.0	2	50.0	17,500	35,000	79.5	14,500	4,833	29,000
BEFORE TRIAL OR HEARING	7	23.3	1	25.0	4,000	4,000	9.1	24,417	3,488	24,417
DURING TRIAL OR HEARING	4	13.3	1	25.0	5,000	5,000	11.4	38,293	9,573	38,293
AFTER JUDGMENT, BEFORE APPEAL	1	3.3	0	0	0	0	0.0	0	14,971	14,971
AFTER APPEAL	1	3.3	0	0	0	0	0.0	0	6,028	6,028
CLAIM OR SUIT ABANDONED	11	36.7	0	0	0	0	0.0	0	1,858	20,437
TOTAL	30	100.0	4	100.0	11,000	44,000	100.0	33,286	4,438	133,145

CLAIMS CLOSED IN=1993

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
			NUMBER	PERCENT				PAID	% PAID	AVERAGE PER PAID CLAIM
										AVERAGE PER ALL CLAIMS
CLAIM DISPOSITION										
BEFORE FILING SUIT OR DEMANDING HEARING	7	14.0	1	3.7	9,500	9,500	2.2	11,328	1,618	11,328
BEFORE TRIAL OR HEARING	33	66.0	26	96.3	16,211	421,476	97.8	8,586	6,765	223,230
DURING TRIAL OR HEARING	1	2.0	0	0	0	0	0.0	0	15,065	15,065
AFTER JUDGMENT, BEFORE APPEAL	2	4.0	0	0	0	0	0.0	0	4,126	8,251
CLAIM OR SUIT ABANDONED	7	14.0	0	0	0	0	0.0	0	1,710	11,967
TOTAL	50	100.0	27	100.0	15,962	430,976	100.0	9,994	5,397	269,841

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1992

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
CLAIM DISPOSITION										
NOT SPECIFIED	33	64.7	17	68.0	7,535	128,095	68.4	6,499	3,348	110,490
BEFORE FILING SUIT OR DEMANDING HEARING	1	2.0	0	0	0	0	0.0	0	0	0
BEFORE TRIAL OR HEARING	12	23.5	8	32.0	7,413	59,302	31.6	6,551	4,367	52,405
DURING TRIAL OR HEARING	1	2.0	0	0	0	0	0.0	0	0	0
AFTER JUDGMENT, BEFORE APPEAL	1	2.0	0	0	0	0	0.0	0	7,101	7,101
CLAIM OR SUIT ABANDONED	3	5.9	0	0	0	0	0.0	0	1,840	5,519
TOTAL	51	100.0	25	100.0	7,496	187,397	100.0	7,021	3,441	175,515

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CLAIMS CLOSED IN=1991

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
CLAIM DISPOSITION										
NOT SPECIFIED	63	76.8	29	78.4	3,999	115,971	71.4	4,252	1,957	123,299
BEFORE FILING SUIT OR DEMANDING HEARING	1	1.2	0	0	0	0	0.0	0	0	0
BEFORE TRIAL OR HEARING	16	19.5	8	21.6	5,805	46,442	28.6	9,257	4,629	74,059
CLAIM OR SUIT ABANDONED	2	2.4	0	0	0	0	0.0	0	68	136
TOTAL	82	100.0	37	100.0	4,390	162,413	100.0	5,338	2,408	197,494

MISSOURI DEPARTMENT OF INSURANCE
REAL ESTATE MALPRACTICE INSURANCE
INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1990

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
CLAIM DISPOSITION										
NOT SPECIFIED	61	77.2	15	78.9	4,805	72,080	78.5	5,436	1,337	81,542
BEFORE FILING SUIT OR DEMANDING HEARING	2	2.5	0	0	0	0	0.0	0	0	0
BEFORE TRIAL OR HEARING	9	11.4	4	21.1	4,938	19,750	21.5	12,904	5,735	51,616
AFTER JUDGMENT, BEFORE APPEAL	2	2.5	0	0	0	0	0.0	0	4,644	9,288
CLAIM OR SUIT ABANDONED	5	6.3	0	0	0	0	0.0	0	0	0
TOTAL	79	100.0	19	100.0	4,833	91,830	100.0	7,497	1,803	142,446

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CLAIMS CLOSED IN=1989

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
CLAIM DISPOSITION										
NOT SPECIFIED	26	53.1	4	50.0	6,940	27,760	52.9	8,718	1,341	34,873
BEFORE FILING SUIT OR DEMANDING HEARING	12	24.5	1	12.5	5,196	5,196	9.9	553	46	553
BEFORE TRIAL OR HEARING	5	10.2	3	37.5	6,500	19,500	37.2	3,740	2,244	11,221
AFTER JUDGMENT, BEFORE APPEAL	4	8.2	0	0	0	0	0.0	0	4,077	16,307
CLAIM OR SUIT ABANDONED	2	4.1	0	0	0	0	0.0	0	525	1,049
TOTAL	49	100.0	8	100.0	6,557	52,456	100.0	8,000	1,306	64,003

MISSOURI DEPARTMENT OF INSURANCE
 REAL ESTATE MALPRACTICE INSURANCE
 INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1988

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
CLAIM DISPOSITION										
NOT SPECIFIED	72	78.3	8	53.3	3,005	24,043	20.4	3,378	375	27,020
BEFORE FILING SUIT OR DEMANDING HEARING	2	2.2	0	0	0	0	0.0	0	0	0
BEFORE TRIAL OR HEARING	7	7.6	6	40.0	15,421	92,524	78.4	6,058	5,192	36,346
DURING TRIAL OR HEARING	1	1.1	1	6.7	1,500	1,500	1.3	4,700	4,700	4,700
AFTER JUDGMENT, BEFORE APPEAL	3	3.3	0	0	0	0	0.0	0	4,552	13,657
CLAIM OR SUIT ABANDONED	7	7.6	0	0	0	0	0.0	0	207	1,451
TOTAL	92	100.0	15	100.0	7,871	118,067	100.0	5,545	904	83,174

CLAIMS CLOSED IN=1987

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
CLAIM DISPOSITION										
NOT SPECIFIED	16	69.6	1	14.3	7,500	7,500	15.8	4,446	278	4,446
BEFORE FILING SUIT OR DEMANDING HEARING	1	4.3	1	14.3	3,048	3,048	6.4	7,866	7,866	7,866
BEFORE TRIAL OR HEARING	5	21.7	5	71.4	7,413	37,063	77.8	6,530	6,530	32,649
CLAIM OR SUIT ABANDONED	1	4.3	0	0	0	0	0.0	0	0	0
TOTAL	23	100.0	7	100.0	6,802	47,611	100.0	6,423	1,955	44,961

MISSOURI DEPARTMENT OF INSURANCE
 REAL ESTATE MALPRACTICE INSURANCE
 INDEMNITY ANALYSIS

CLAIMS CLOSED IN=1986

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
CLAIM DISPOSITION										
NOT SPECIFIED	1	10.0	0	0	0	0	0.0	0	0	0
BEFORE FILING SUIT OR DEMANDING HEARING	3	30.0	0	0	0	0	0.0	0	3,720	11,160
BEFORE TRIAL OR HEARING	4	40.0	2	100.0	2,902	5,803	100.0	10,252	5,126	20,503
DURING TRIAL OR HEARING	1	10.0	0	0	0	0	0.0	0	2,683	2,683
CLAIM OR SUIT ABANDONED	1	10.0	0	0	0	0	0.0	0	0	0
TOTAL	10	100.0	2	100.0	2,902	5,803	100.0	17,173	3,435	34,346

MISSOURI DEPARTMENT OF INSURANCE
 REAL ESTATE MALPRACTICE INSURANCE
 INDEMNITY ANALYSIS
 FOR YEARS 1986-1994

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE			
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE	
CLAIM DISPOSITION											
NOT SPECIFIED	272	58.4	74	51.4	5,074	375,449	32.9	5,158	1,403	381,670	
BEFORE FILING SUIT OR DEMANDING HEARING	35	7.5	5	3.5	10,549	52,744	4.6	11,981	1,712	59,907	
BEFORE TRIAL OR HEARING	98	21.0	63	43.8	11,204	705,860	61.9	8,356	5,372	526,445	
DURING TRIAL OR HEARING	8	1.7	2	1.4	3,250	6,500	0.6	30,370	7,593	60,741	
AFTER JUDGMENT, BEFORE APPEAL	13	2.8	0	0	0	0	0.0	0	5,352	69,575	
AFTER APPEAL	1	0.2	0	0	0	0	0.0	0	6,028	6,028	
CLAIM OR SUIT ABANDONED	39	8.4	0	0	0	0	0.0	0	1,040	40,559	
TOTAL	466	100.0	144	100.0	7,921	1,140,553	100.0	7,951	2,457	1,144,925	

**INDEMNITY ANALYSIS
BY
YEARS ADMITTED TO PRACTICE**

MISSOURI DEPARTMENT OF INSURANCE
 REAL ESTATE MALPRACTICE INSURANCE
 INDEMNITY ANALYSIS
 FOR YEARS 1986-1994

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID	PAID	% PAID	PAID
YEARS ADMITTED TO PRACTICE										
NOT SPECIFIED	251	53.9	74	51.4	8,309	614,890	53.9	5,699	1,680	421,740
UNDER 4 YEARS	10	2.1	5	3.5	3,539	17,697	1.6	5,105	2,553	25,527
4 TO 10 YEARS	78	16.7	28	19.4	7,940	222,308	19.5	9,676	3,473	270,924
OVER 10 YEARS	127	27.3	37	25.7	7,720	285,658	25.0	11,533	3,360	426,734
TOTAL	466	100.0	144	100.0	7,921	1,140,553	100.0	7,951	2,457	1,144,925

**INDEMNITY ANALYSIS
BY
INSURED/CLAIMANT RELATIONSHIP**

MISSOURI DEPARTMENT OF INSURANCE
 REAL ESTATE MALPRACTICE INSURANCE
 INDEMNITY ANALYSIS
 FOR YEARS 1986-1994

	ALL CLAIMS		ALL PAID CLAIMS		AVERAGE PER PAID CLAIM	TOTAL INDEMNITY		LOSS EXPENSE		
								AVERAGE PER PAID CLAIM	AVERAGE PER ALL CLAIMS	TOTAL LOSS EXPENSE
	NUMBER	PERCENT	NUMBER	PERCENT		PAID	% PAID			
INSURED'S RELATIONSHIP TO THE CLAIMANT										
NOT SPECIFIED	217	46.6	57	39.6	4,678	266,620	23.4	4,687	1,231	267,165
CONTRACTUAL RELATIONSHIP WITH CLAIMANT	74	15.9	22	15.3	9,727	213,997	18.8	12,736	3,786	280,189
NON-CONTRACTUAL RELATIONSHIP WITH CLAIMANT	175	37.6	65	45.1	10,153	659,936	57.9	9,193	3,415	597,571
TOTAL	466	100.0	144	100.0	7,921	1,140,553	100.0	7,951	2,457	1,144,925

**PREMIUM AND
LOSS DATA**

**MISSOURI DEPARTMENT OF INSURANCE
1994 PAGE 14 SUPPLEMENT
REAL ESTATE MALPRACTICE EXPERIENCE
WITH MARKET SHARE**

NAIC Company Code	Company Name	Market Share	Written Premium	Earned Premium	Paid Losses	Incurred Losses	Loss Ratio
20443	CONTINENTAL CASUALTY COMPANY*	51.51%	371,892	275,646	0	195,681	70.99%
39845	EMPLOYERS REINSURANCE CORPORATION	22.32%	161,165	118,421	8,143	88,439	74.68%
22527	HOME INSURANCE COMPANY THE	12.72%	91,835	90,702	(75)	79,725	87.90%
25658	TRAVELERS INDEMNITY COMPANY	5.94%	42,901	25,279	0	14,500	57.36%
19445	NATIONAL UNION FIRE INS CO OF PITTSBURG	2.88%	20,803	52,206	(2,993)	42,829	82.04%
35742	ACCELERATION NATIONAL INS CO*	1.39%	10,060	10,060	29,402	(41,686)	-414.37%
20494	TRANSPORTATION INSURANCE COMPANY	1.02%	7,397	4,153	0	(31,654)	-762.20%
24767	ST PAUL FIRE & MARINE INSURANCE CO	0.87%	6,265	6,209	0	694	11.18%
20486	TRANSCONTINENTAL INSURANCE COMPANY	0.57%	4,096	3,410	13,538	443	12.99%
20508	VALLEY FORGE INSURANCE COMPANY	0.38%	2,708	3,239	0	(4,540)	-140.17%
25976	UTICA MUTUAL INSURANCE COMPANY	0.21%	1,531	1,605	0	0	0.00%
20427	AMERICAN CASUALTY CO OF READING PA	0.10%	686	29	0	88	303.45%
20478	NATIONAL FIRE INS CO OF HARTFORD	0.09%	624	635	0	90	14.17%
TOTAL 1994 REAL ESTATE MALPRACTICE		100.00%	721,963	591,594	48,015	344,609	58.25%